Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District ofILLINOIS(State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your	Diane	
	government-issued picture identification (for example, your driver's license or	First name	First name
	passport).	Middle name	Middle name
	Bring your picture	George	
	identification to your meeting with the trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8	First name	First name
	years		
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		widdle name	widdle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>0638</u>	XXX - XX
	number or federal Individual Taxpayer	OR	OR
	Identification number	-	-
		9xx - xx	9 xx - xx

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Diane

Debtor 1

Document Page 2 (

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Case Number (if known)

	First Name	Middle Name	Last Name			
		About Debtor 1:			About Debtor 2 (Spouse Only in a Joint Case):	
4.	Any business names and Employer Identification Numbers	I have not used any	y business names or El	Ns.	I have not used any business names or EINs.	
	(EIN) you have used in the last 8 years	Business name		_	Business name	
	Include trade names and doing business as names	Business name		_	Business name	
	·					
					EIN	
5.	Where you live				If Debtor 2 lives at a different address:	_
		235 E. 132nd St. Number Street Unit		_	Number Street	
		Chicago City	IL 608 State Z	327 IP Code	City State ZIP Code	
		COOK		-	County	
		If your mailing address above, fill it in here. No any notices to you at thi	ote that the court will se		If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.	
		Number Street		-	Number Street	
		P.O. Box		_	P.O. Box	
		City	State Z	IP Code	City State ZIP Code	
6.	Why you are choosing this district to file for	Check one:			Check one:	
	bankruptcy.		ys before filing this pe istrict longer than in a		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		have another reaso (See 28 U.S.C. § 140			☐ I have another reason. Explain. (See 28 U.S.C. § 1408	
				_		

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Debtor 1

Diane

Name Middle Name

Document George

Case Number (if known)

Pa	Tell the Court About Your	Bankruptcy Case				
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7 Chapter 11 Chapter 12 Chapter 13				
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.				
9.	Have you filed for bankruptcy within the last 8 years?	■ Yes. District None When Case Number				
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY Debtor Relationship to you District When Case Number, if known MM / DD / YYYY				
11.	Do you rent your residence?	 No. Go to line 12 Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition. 				

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		Document
Diane		George

Debtor 1

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Case Number (if known)

12.	Are you a sole proprietor	No.	Go to Part 4.			
	of any full- or part-time business?	Yes.	Name and location of l	business		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			_
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a		Number Street			_
	separate sheed and attach it to this petition.					
			City	······································	State Zip Code	
			Check the appropriate	box to describe your business:		
			☐ Health Care Bus	iness (as defined in 11 U.S.C. § 101(27A))	
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 10	01(51B))	
			☐ Stockbroker (as	defined in 11 U.S.C. § 101(53A))		
				ter (as defined in 11 U.S.C. § 101(6))		
			☐ None of the abov	ve		
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	□ No. I	the Bankruptcy Code.	pter 11. r 11, but I am NOT a small business d r 11 and I am a small business debtor	-	
Pai	t 4: Report if You Own or Ha	ve Any Hazard	ous Property or Any Prop	perty That Needs Immediate Attention		
4	Do you own or have any	No.				
14.	Do you own or have any property that poses or is alleged to pose a threat	_	What is the hazard?			
	of imminent and	_				
	indentifiable hazard to public health or safety?					
	Or do you own any property that needs		If immediate attention is	s needed, why is it needed?		
	immediate attention? For example, do you own					
	perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
			Where is the property?			
				Number Street		
				City	State ZIP Co	ode

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Debtor 1

Diane

Middle Name

Last Name

Case Number (if known) _

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	☐I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a	If you believe you are not required to receive a

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

briefing about credit counseling, you must file a

motion for waiver of credit counseling with the court.

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Debtor 1

Diane

Case Number (if known)

Pa	rt 6: Answer These Questions	s for Reporting Purposes				
16.	What kind of debts do you have?				.S.C. § 101(8)	
		16b. Are your debts pri	marily business debts? Busine. or investment or through the opera	•		
		□No. Go to line 16c. □Yes. Go to line 17.				
		16c. State the type of debt	s you owe that are not consumer do	ebts or business debts.		
17.	Are you filing under Chapter 7?	No. I am not filing u	nder Chapter 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		r Chapter 7. Do you estimate that a expenses are paid that funds will be			
18.	How many creditors do	1-49	1,000-5,000	□ 25	5,001-50,000	
	you estimate that you	☐ 50-99	5,001-10,000		0,001-100,000	
	owe?	☐ 100-199 ☐ 200-999	☐ 10,001-25,000	⊔м	ore than 100,000	
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	☐ \$1,000,001-\$10	O million \$\Boxed{\sigma}\$	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion lore than \$50 billion	
20.	How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$50	0 million	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion lore than \$50 billion	
Pa	rt 7: Sign Below	_ ,, ,	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	_		
For	you	I have examined this petitic correct.	on, and I declare under penalty of pe	erjury that the information provi	ded is true and	
			er Chapter 7, I am aware that I may ode. I understand the relief available	-		
			e and I did not pay or agree to pay ned and read the notice required by		y to help me fill out	
		I request relief in accordance	ce with the chapter of title 11, United	d States Code, specified in this	petition.	
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
		/s/ Diane Georg Signature of Debtor 1		Signature of Debto	r 2	
		Executed on 06/01	1/2016 / DD / YYYY	Executed on	M / DD / YYYY	

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Debtor 1	Diane		George	Case Number (if known)
	First Name	Middle Name	Lost Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

✗ /s/ Jon Kurt Clasing	Date	Date: 06/03/2016	
Signature of Attorney for Debtor	Bale	MM / DD / YYYY	
Jon Kurt Clasing			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone312-332-1800	Email ad	ddressndil@gerac	ilaw.com
6301418	IL		
Bar number	State		

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Fill in this in	nformation to ider	ntify your case:	
Debtor 1	Diane		George
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number (If known)	ſ		_

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	ele A/B: Property (Official Form 106A/B) by line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Cop	by line 62, Total personal property, from Schedule A/B	\$ 10,430
1c. Cop	by line 63, Total of all property on <i>Schedule A/B</i>	\$ 10,430
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	le D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$10,196
	le E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сор	y the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$13,415
Part 3:	Summarize Your Liabilities	
	le I: Your Income (Official Form 106I) rour combined monthly income from line 12 of Schedule I	\$1,704.00
	le J: Your Expenses (Official Form 106J) rour monthly expenses from line 22c of Schedule J	\$1,371.00

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Page 9 of 61 Case Number (if known) _

First Name Middle Name Last Name **EntriesDescription** <u>AssetsAmount</u> **LiabilitiesAmount Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$ 1,254.00 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. 9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim From Part 4 of Schedule E/F, copy the following: \$ 0.00 9a. Domestic support obligations (Copy line 6a.) \$ 0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) $_{0.00}$ 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) 9d. Student loans. (Copy line 6f.) \$ 0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as \$ 0.00 priority claims. (Copy line 6g.) \$ 0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.) \$ 0.00 9g. Total. Add lines 9a through 9f.

Diane

Debtor 1

	Caso 16	19601 Doc 1	Eilad 06/06/16	Entered 06/06/16 1	5:29:14 I	Desc M	1ain	
Fill in this in	formation to ide	ntify your case and this fili	ing:	0 of 61				
Debtor 1	Diane		George					
	First Name	Middle Name	Last Name					
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distri						
Case Number			(State)			Ch	eck if this is ar	ı
(If known)						am	nended filing	
Official F	<u>orm 106A</u>	<u>/B</u>						
Schedul	e A/B: Pr	operty						12/15
esponsible for ages, write you part 1: 01. Do you ow No. Yes.	supplying corre ur name and cas Describe Each Re rn or have any le Describe	ct information. If more spa e number (if known). Ansv sidence, Building, Land, or C gal or equitable interest in	ice is needed, attach a separa	d, or similar property?				
	-	-			>			\$0.00
Part 2:	Describe Your Vel	nicles						
O3. Cars, vans No. Yes. No. Yes. No. Yes. No. Yes.	Describe Describe Make: Model: M	Kia Sportage 2009 age: 80,300 homes, ATVs and other repors, personal watercraft, fishing	Who has an interest in the Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 on At least one of the debtor Check if this is comm instructions) creational vehicles, other veh	s and another unity property (see nicles, and accessories accessories	Do not deduct sec the amount of any Creditors Who Ha Current value of entire property?	y secured clai ave Claims Se f the	or exemptions. Put ms on <i>Schedule D</i> ecured by Property Current value of portion you own 8.	the
			our entries fro Part 2, includi			ļ	\$	8,475.00
you have at	tached for Part 2	. write that number here		>				
Part 3:	Describe Your Per	sonal and Household Items						
Do you own oi	r have any legal (or equitable interest in any	of the following items?			porti Do no	ent value of the on you own? ot deduct secured of comptions	alaims
Examples:		ishings urniture, linens, china, kitchenw	vare					
Yes.	Describe	Furniture, linens, small applian	nces, table & chairs, bedroom set		\$1,0	00	\$ <u> </u>	, <u>000.0</u> 0

Official Form 106A/B Record # 710390 Schedule A/B: Property Page 1 of 6

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Debtor 1 First Name Middle Name

07.	Electronics			
		adios; audio, video, stereo, and digital equipment; computers, printers, scanners; music		
		s including cell phones, cameras, media players, games		
	No.			9
	Yes. Describe			
		Flat screen TV, computer, printer, music collection, cell phone	\$500	£ 500.00
	O discourse of the contract of			\$500.00
08.	Collectibles of value			
		rines; paintings, prints, or other artwork; books, pictures, or other art objects; I collections; other collections, memorabilia, collectibles		
	No.	i collections, other collections, memorabilia, collectibles		
	=			1
	Yes. Describe			
	-			\$0.00
09.	Equipment for sports and			
	and kayaks; carpentry tools;	phic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes		
	No.	musical instruments		
	=			1
	Yes. Describe			
1.0	F '			\$ <u>0.0</u> 0
10.	Firearms	stauna ammunitian and related equipment		
		tguns, ammunition, and related equipment		
	No.			
	Yes. Describe			
١				\$ <u>0.0</u> 0
11.	Clothes			
		, furs, leather coats, designer wear, shoes, accessories		
	No.			
	Yes. Describe			
		Everyday clothes, shoes, accessories	\$200	
				\$00.00
12.	Jewelry			
		, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,		
	gold, silver			
	No.			9
	Yes. Describe			
		Costume Jewelry	\$75	¢ 75.00
42	Non form onimals			\$ <u>75.0</u> 0
13.	Non-farm animals Examples: Dogs, cats, birds	horses		
	No.	1101363		
	=			1
	Yes. Describe			0.00
	Amu athan namanal coll			\$0.00
14.		nousehold items you did not already list, including any health aids you did not list		
	No.			
	Yes. Describe			
				\$0.00
15.	Add the dollar value of al	of your entries from Part 3, including any entries for pages you have attached		\$1,775.00
	for Part 3. Write that num	ber here>		\$1,176.65
	December Verm P	inancial Assets		
P	art 4: Describe Your F			
	arc of			
	arc of	ol or equitable interest in any of the following?		Current value of the
	arc of	Il or equitable interest in any of the following?		portion you own?
	arc of	Il or equitable interest in any of the following?		portion you own? Do not deduct secured claims
Do	you own or have any lega	Il or equitable interest in any of the following?		portion you own?
Do	you own or have any lega			portion you own? Do not deduct secured claims
Do	you own or have any lega Cash Examples: Money you have	il or equitable interest in any of the following? in your wallet, in your home, in a safe deposit box, and on hand when you file your petition		portion you own? Do not deduct secured claims
Do	you own or have any lega Cash Examples: Money you have No.			portion you own? Do not deduct secured claims
Do	you own or have any lega Cash Examples: Money you have			portion you own? Do not deduct secured claims

17.			certificates of deposit; shares in cred	it unions, brokerage houses,		
	and other similar institutions. No.	If you have multiple accounts	s with the same institution, list each.			
	Yes. Describe	Account Type: Checking Account	Institution name: TCF Bank		 \$	180.00
18.	Bonds, mutual funds, or p	oublicly traded stocks			\$	180.00
		=	ge firms, money market accounts			
	Yes. Describe	Institution or issuer nam	e:		\$	0.00
19.	Non-publicly traded stock	and interests in incorp	orated and unincorporated busi	nesses, including an interest in		
	Yes. Describe	Name of Entity and Per	cent of Ownership:		\$	0.00
20.	Government and corporate	te bonds and other nego	tiable and non-negotiable instr	uments	-	
	•	•	checks, promissory notes, and mone to someone by signing or delivering			
	Yes. Describe	Issuer name:			\$	0.00
21.	Retirement or pension ac				-	
	Examples: Interests in IRA, E		, thrift savings accounts, or other pen	sion or profit-sharing plans		
	Yes. Describe	Type of account and Ins	titution name:		\$	0.00
22.	Security deposits and pre					
			you may continue service or use from c utilities (electric, gas, water), telecor			
	Yes. Describe	Institution name or indiv	idual:		\$	0.00
23.	Annuities (A contract for a No.	a periodic payment of m	oney to you, either for life or fo	r a number of years)	*	
	Yes. Describe	Issuer name and descri	ption:			
24.	Interests in an education 26 U.S.C. §§ 530(b)(1), 529A	· ·	ualified ABLE program, or und	er a qualified state tuition program.	\$	0.00
	Yes. Describe	Institution name and de	scription. Separately file the reco	rds of any interests.11 U.S.C. § 521(c):	\$	0.00
25.	Trusts, equitable or future	e interests in property (o	ther than anything listed in line	1), and rights or powers	·	
	Yes. Describe				\$	0.00
26.	Examples: Internet domain na		nd other intellectual property om royalties and licensing agreements	3	<u> </u>	
	No. Yes. Describe				*	0.00
27.	Licenses, franchises, and	other general intangible	es		\$	0.00
			ve association holdings, liquor license	s, professional licenses		
	Yes. Describe				\$	0.00

Case 16-18691 Doc 1 Diane Debtor 1

Filed 06/06/16 Decorate Description 100 Pierre Pier

Desc Main

First Name Middle Name

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Мо	Money or property owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	28. Tax refunds owed to you	
	No.	
	Yes. Describe	\$ 0.00
29.	29. Family support	
	Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No.	
	Yes. Describe	
		\$ <u>0.0</u> 0
30.	80. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No.	
	Yes. Describe	\$ 0.00
31.	31. Interest in insurance policies	\$ <u>0.0</u> 0
	Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No. Company Name & Beneficiary: Yes. Describe	
	res. Describe	\$ <u>0.0</u> 0
32.	32. Any interest in property that is due you from someone who has died	
	If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No.	
	Yes. Describe	\$ 0.00
33.	33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No.	<u> </u>
	Yes. Describe	\$ 0.00
34.	4. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights	<u> </u>
	No.	
	Yes. Describe	\$0.00
35.	85. Any financial assets you did not already list No.	
	Yes. Describe	
		\$0.00
36.	6. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached	\$180.00
	for Part 4. Write that number here	\$100.00
	Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	37. Do you own or have any legal or equitable interest in any business-related property?	
	No.	
	∐Yes.	Ourse at value of the
		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	88. Accounts receivable or commissions you already earned	
	Yes. Describe	
		\$0.00

Case 16-18691 Doc 1 Desc Main Diane Debtor 1 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Describe..... Yes. 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Describe..... Yes 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed

0.00

0.00

\$0.00

Yes. Describe.....

Describe.....

Yes.

51. Any farm- and commercial fishing-related property you did not already list

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached

Case 16-18691 Diane

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Debtor 1

First Name Middle Name Filed 06/06/16
Ceorge
Document
Last Name

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Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Abo	ve	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$ <u>0.0</u> 0
54. Add the dollar value of all of your entries from Part 7. Write that number here	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 8,475.00	
57. Part 3: Total personal and household items, line 15	\$ 1,775.00	
58. Part 4: Total financial assets, line 36	\$ 180.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 10,430.00	\$ 10,430.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$10,430.00

Schedule A/B: Property Official Form 106A/B Record # 710390 Page 6 of 6 Case 16-18691 Doc 1 Filed 06/06/16 Entered 06/06/16 15:29:14 Desc Main

Fill in this in	formation to ide	entify your case:	
Debtor 1	Diane		George
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court f	for the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		(State)
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check ming state and federal nonbankrupto			
=	ming federal exemptions. 11 U.S.C.		8 322(0)(3)	
Tou are clair	ming lederal exemptions. 11 0.5.C.	8 222(0)(2)		
For any propert	y you list on Schedule A/B that you	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	2009 Kia Sportage with over 80,300 miles	\$_8,475	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_1,000	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	<u>\$_500</u>	 \$	735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday clothes, shoes, accessories	\$_200		735 ILCS 5/12-1001(a),(e) - \$200.00
Line from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 710390	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Case 16-18691 Doc 1 Filed 06/06/16 Entered 06/06/16 15:29:14 Desc Main

Debtor 1 Diane

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	Brief description of the property and line on Schedule A/B that lists this property		n Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
			Copy the value from Schedule A/B	Check only one box for each exemption	
Brief descrip	ption:	Costume Jewelry	\$ <u></u> 75	\$	735 ILCS 5/12-1001(a),(e) - \$75.00
Line fr	rom dule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief descrip	ption:	Checking Account, TCF Bank 180.00	s <u>180</u>	\$	735 ILCS 5/12-1001(b) - \$180.00
Line fr	rom dule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
3. Are yo	u claiming	g a homestead exemption	of more than \$155,675?		
		acquire the property cover	ed by the exemption within 1,215 o	days before you filed this case?	

Fill in this	information to ide	entify your case:			ntered 06 8 of 6	51			
Debtor 1	Diane		G	George					
Debior 1	First Name	Middle Name	Las	st Name					
Debtor 2									
(Spouse, if filing	g) First Name	Middle Name	Las	st Name					
United Stat	tes Bankruptcy Court	for the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>						
Case Num	ber		(Si	tate)				Check if th	is is an
(If known)								amended f	iling
Official	Form 106E)							
		<u>-</u> ors Who Have							1:
	Official time box and		e court with vour other	schedules You ha	ave nothing else	to report on	this form		
Yes.	Fill in all of the info	ormation below.	e court with your other	schedules. You ha	ave nothing else	to report on	this form.		
Part 1:	List All Secured	ormation below.	·			·	this form.	Column A	Column C
Part 1: 2. List all : for each	List All Secured (secured claims. If claim. If more that	ormation below.	an one secured claim, articular claim, list the	list the creditor sep other creditors in F	parately Part 2.	Co Ar Do		Column A Value of collateral that supports this claim	Column C Unsecure portion If any
Part 1s 2. List all s for each As much	List All Secured (secured claims. If claim. If more that	crmation below. Claims a creditor has more than one creditor has a p	an one secured claim, articular claim, list the al order according to t	list the creditor sep other creditors in F	parately Part 2.	Cc Ar Do va	olumn A nount of claim not deduct the	Value of collateral that supports this	Unsecure portion
2. List all for each As mucl	List All Secured () secured claims. If a claim. If more that h as possible, list the	crmation below. Claims a creditor has more than one creditor has a p	an one secured claim, articular claim, list the al order according to t	list the creditor sep other creditors in F he creditors name.	parately Part 2. ue claim:	Cc Ar Do va	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all for each As mucl	List All Secured () secured claims. If a claim. If more that h as possible, list the UTO Finance or's Name ox 9223	crmation below. Claims a creditor has more than one creditor has a p	an one secured claim, articular claim, list the al order according to t	list the creditor ser other creditors in F he creditors name. erty that secures th	parately Part 2. ue claim:	Cc Ar Do va	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all for each As mucl	List All Secured () secured claims. If a claim. If more that h as possible, list the UTO Finance or's Name ox 9223	crmation below. Claims a creditor has more than one creditor has a p	an one secured claim, articular claim, list the al order according to t Describe the prop 2009 Kia Sportag	list the creditor sep other creditors in F he creditors name. erty that secures th e with over 80,300	parately Part 2. ne claim: miles	CC Ar Do va \$_	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all for each As mucl	List All Secured () secured claims. If a claim. If more that h as possible, list the UTO Finance or's Name ox 9223	crmation below. Claims a creditor has more than one creditor has a p	an one secured claim, articular claim, list the al order according to t Describe the prop 2009 Kia Sportag As of the date you	list the creditor ser other creditors in F he creditors name. erty that secures th	parately Part 2. ne claim: miles	CC Ar Do va \$_	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all for each As mucl	List All Secured () secured claims. If a claim. If more that h as possible, list the UTO Finance or's Name ox 9223	crmation below. Claims a creditor has more than one creditor has a p	an one secured claim, articular claim, list the al order according to t Describe the prop 2009 Kia Sportag As of the date you Contingent	list the creditor sep other creditors in F he creditors name. erty that secures th e with over 80,300	parately Part 2. ne claim: miles	CC Ar Do va \$_	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecure portion If any
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2. List all a for each As mucl	secured claims. If a claim. If more that has possible, list the UTO Finance or Name ox 9223	creation below. Claims a creditor has more than one creditor has a phase claims in alphabetic MI 48333 State Zip Code	an one secured claim, articular claim, list the al order according to t Describe the prop 2009 Kia Sportag As of the date you Contingent Unliquidated	list the creditor sep other creditors in P he creditors name. erty that secures th e with over 80,300	parately Part 2. ne claim:	CC Ar Do va \$_	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all for each As muci	List All Secured () secured claims. If a claim. If more that h as possible, list th UTO Finance or's Name ox 9223 or Street	creation below. Claims a creditor has more than one creditor has a phase claims in alphabetic MI 48333 State Zip Code	an one secured claim, articular claim, list the al order according to t Describe the prop 2009 Kia Sportag As of the date you Contingent Unliquidated Disputed Nature of Lien. Cr	list the creditor sep other creditors in P he creditors name. erty that secures th e with over 80,300	parately Part 2. The claim: miles Check all that apply	CC Ar Do va \$_	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all a for each As mucical and a formal and a form	List All Secured (secured claims. If a claim. If more that h as possible, list th UTO Finance or's Name ox 9223 er Street ington Hills	creation below. Claims a creditor has more than one creditor has a phase claims in alphabetic MI 48333 State Zip Code	an one secured claim, articular claim, list the al order according to t Describe the prop 2009 Kia Sportag As of the date you Contingent Unliquidated Disputed Nature of Lien. Cr	list the creditor sep other creditors in P he creditors name. erty that secures th e with over 80,300 I file, the claim is: Conneck all that apply.	parately Part 2. The claim: miles Check all that apply	Co Ar Do va \$_	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all for each As muci	List All Secured (secured claims. If a claim. If more that h as possible, list th UTO Finance or's Name ox 9223 er Street ington Hills ves the debt? Check or 1 only	Claims a creditor has more than one creditor has a phe claims in alphabetic MI 48333 State Zip Code	an one secured claim, articular claim, list the al order according to t Describe the prop 2009 Kia Sportag As of the date you Contingent Unliquidated Disputed Nature of Lien. Changer are loan)	list the creditor sep other creditors in P he creditors name. erty that secures th e with over 80,300 I file, the claim is: Conneck all that apply.	parately Part 2. The claim: The claim: The check all that apply The check all that apply The check all that apply	Co Ar Do va \$_	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2.1 In A Creditor Po Bo Number City Who ow Debt Debt Debt	List All Secured (secured claims. If a claim. If more that h as possible, list the UTO Finance or's Name ox 9223 or Street ington Hills ves the debt? Check or 1 only or 2 only	Claims a creditor has more than one creditor has a phe claims in alphabetic MI 48333 State Zip Code	an one secured claim, articular claim, list the al order according to t Describe the prop 2009 Kia Sportag As of the date you Contingent Unliquidated Disputed Nature of Lien. Changer are loan)	list the creditor sepother creditors in Fine creditors name. erty that secures the with over 80,300 in file, the claim is: Conteck all that apply, ou made (such as mouch as tax lien, mechanics).	parately Part 2. The claim: The claim: The check all that apply The check all that apply The check all that apply	Co Ar Do va \$_	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List all a for each As mucical and a formal and a form	List All Secured (secured claims. If a claim. If more that h as possible, list th UTO Finance or's Name ox 9223 er Street ington Hills ves the debt? Check or 1 only or 2 only or 1 and Debtor 2 only	Claims a creditor has more than one creditor has a phe claims in alphabetic MI 48333 State Zip Code cone.	an one secured claim, articular claim, list the all order according to t Describe the prop 2009 Kia Sportag As of the date you Contingent Unliquidated Disputed Nature of Lien. Cr An agreement you car loan) Statutory lien (su	list the creditor sepother creditors in Fhe creditors name. erty that secures the with over 80,300 if file, the claim is: Coneck all that apply, ou made (such as mouch as tax lien, mechanom a lawsuit	parately Part 2. The claim: The claim: The check all that apply The check all that apply The check all that apply	Co Ar Do va \$_	nount of claim not deduct the lue of collateral	Value of collateral that supports this claim	Unsecure portion If any

	Caso 16 19601	Doc 1	Filed 06/06/16	Entered 06/06/16 1	5:29:14	Desc Main	
Fill in t	his information to identify your case:			9 of 61			
Debtor	Diane Diane		George				
	First Name Midd	lle Name	Last Name				
Debtor 2		lla Nama					
(Spouse, if	filing) First Name Midd	lle Name	Last Name				
United S	States Bankruptcy Court for the : <u>NORTHI</u>	ERN District of	ILLINOIS (State)				
Case N			_ ` ` `			☐ Check if t	
						amended	itiling
<u> Milicia</u>	<u> </u>						12/15
se as comist the ot \(\lambda B: Properties of the other) \(\text{reditors of the other)}\)	ule E/F: Creditors Who plete and accurate as possible. Use I her party to any executory contracts erty (Official Form 106A/B) and on Sc with partially secured claims that are ppy the Part you need, fill it out, numl additional pages, write your name ar List All of Your PRIORITY Unsecur	Part 1 for credit or unexpired le hedule G: Exec listed in Sched ber the entries ind case number	ors with PRIORITY claim ases that could result in cutory Contracts and Une ule D: Creditors Who Hav in the boxes on the left. A	s and Part 2 for creditors with NO a claim. Also list executory contra expired Leases (Official Form 1060 ore Claims Secured by Property. If	acts on <i>Schedul</i> G). Do not includ more space is	<i>l</i> e de any	
1. Do an	y creditors have priority unsecured c	laims against y	ou?				
No	o. Go to Part 2.						
Ye	⊋ \$.						
nonpr unsec	claim listed, identify what type of claim iority amounts. As much as possible, licured claims, fill out the Continuation Pain explanation of each type of claim, se	st the claims in a age of Part 1. If	alphabetical order according more than one creditor ho	ng to the creditor's name. If you ha lds a particular claim, list the other	ve more than two	o priority 3.	Nonpriority
Dord Or	List All of Your NONPRIORITY Uns	ecured Claims				amount	amount
Part 2:	v oroditoro bovo nonpriority unacque	ad alaima again	ent vou?				
_	y creditors have nonpriority unsecure	_	-	other schedules			
Ye		art. Submittins	offit to the court with your	other scriedules.			
4. List al nonpri	Il of your nonpriority unsecured claim iority unsecured claim, list the creditor ed in Part 1. If more than one creditor is fill out the Continuation Page of Part 2	separately for each	ach claim. For each claim	listed, identify what type of claim it	is. Do not list cla	aims already	
4.1 A	гт	Last 4	digits of account number	9659			Total claim \$_258.00
Cre	nditor's Name 14 Bayberry Rd		was the debt incurred?	2015-2016			
Nu	mber Street						
			the date you file, the claim	is: Check all that apply.			
Ja	cksonville FL 32256	=	ntingent liquidated				
City Who	y State Zip Code owes the debt? Check one.	e 📙	sputed				
D	ebtor 1 only	_					
□□	ebtor 2 only		of NONPRIORITY unsecure	d claim:			
=	ebtor 1 and Debtor 2 only		udent loans				
=	t least one of the debtors and another		ligations arising out of a separ	-			
	heck if this claim relates to a ommunity debt		It you did not report as priority bts to pension or profit-sharing	claims g plans, and other similar debts			
	e claim subject to offest?	ے د		J			
N		Oth	ner. Specify Collecting for	r Creditor			
	es						

Doc 1 Filed 06/06/16 Entered 06/06/16 15:29:14 Desc Main Case 16-18691 Page 20 of 61 Case Number (if known) **Document** Diane Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim**

4.2 CAP1/Bstby	Last 4 digits of account number NULL	\$ <u>0.00</u>
Creditor's Name	2011 2010	
26525 N Riverwoods Blvd	When was the debt incurred? 2011-2013	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Mettawa IL 60045	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	□	
No	Other. Specify Credit Card or Credit Use	
Yes		
4.3 Capital ONE BANK USA N.A.	Last 4 digits of account number 0730	\$ <u>180.00</u>
Creditor's Name	When was the debt incurred? 2015-2016	
2365 Northside Dr Ste 30	When was the debt incurred?	
Number Street		
<u> </u>	As of the date you file, the claim is: Check all that apply.	
Can Diagra	Contingent	
San Diego CA 92108	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Unknown Credit Extension	
Yes Chase CARD	NI II I	* 1 244 00
4.4	Last 4 digits of account number NULL	\$ <u>1,344.00</u>
Creditor's Name Po Box 15298	When was the debt incurred? 2012-2015	
Number Street		
	As of the data you file the plain to Oh a Lall flat and	
	As of the date you file, the claim is: Check all that apply.	
Wilmington DE 19850	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	

Debtor :		Decyment Page 21 of 61 Page 21 of 61	_
Par	First Name Middle Name Your NONPRIORITY Unsecured Claims	Last Name s - Continuation Page	
After li	sting any entries on this page, number the	m beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Citibank N.A.	Last 4 digits of account number0707	\$ <u>1,854.00</u>
	Creditor's Name 120 Corporate Blvd Ste 1 Number Street	When was the debt incurred? 2014-2014	
V	Norfolk VA 23502 City State Zip Code Vho owes the debt? Check one. Debtor 1 only	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
]]]	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt s the claim subject to offest?	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
	No Yes	Other. Specify Unknown Credit Extension	
4.6	Comenity BANK Creditor's Name 120 Corporate Blvd Ste 1 Number Street	Last 4 digits of account number 3381 When was the debt incurred? 2015-2016	\$ 281.00
V	Norfolk VA 23502 City State Zip Code Who owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
]]]]	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt s the claim subject to offest?	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
į	No	Other. SpecifyUnknown Credit Extension	
4.7	Yes Comenity BANK	Last 4 digits of account number 3681	\$_313.00
	Creditor's Name 120 Corporate Blvd Ste 1 Number Street	When was the debt incurred? 2015-2016	

Debtor 1	Diane	Case 16-18691	Doc 1	Filed 06/06/16 Document	Entered 06/06/16 15:29:14 Page 22 of 61 Case Number (if known)	Desc Main	_
	First Name	Middle Name		Last Name			
Par	You	NONPRIORITY Unsecured Cla	ims - Continua	ation Page			
After li	sting any e	ntries on this page, number t	hem beginniı	ng with 4.4, followed by 4.	5, and so forth.		Total Claim
4.8	Comenity		_ Las	st 4 digits of account numbe	r <u>2873</u>		\$ <u>462.00</u>
	120 Corpo	rate Blvd Ste 1 Street	_ Wh	en was the debt incurred?	2015-2015		
				of the date you file, the clair	n is: Check all that apply.		
	Norfolk	VA 23502	=	Contingent			
	City	State Zip Cod	e 📙	Unliquidated			
v	ho owes th	e debt? Check one.	Ш	Disputed			
	Debtor 1 o	nly					
L	Debtor 2 o	nly	Тур	oe of NONPRIORITY unsecu	red claim:		
	Debtor 1 a	nd Debtor 2 only	⊢	Student loans			
L	At least on	e of the debtors and another		Obligations arising out of a sep	•		
	_	his claim relates to a		that you did not report as priori			
le	communi	ty debt subject to offest?	Ш	Debts to pension or profit-shari	ing plans, and other similar debts		
13	No	abject to onest:		ou o u Unknown C	Prodit Extension		
Ī	Yes			Other. Specify Unknown C	Stedit Exterision		
4.9	Comenity	BANK	Las	st 4 digits of account numbe	r0805		\$ 915.00
	Creditor's Nar	ne		•			
	120 Corpo	rate Blvd Ste 1	_ Wh	en was the debt incurred?	2015-2015		
	Number	Street					
			As	of the date you file, the clair	n is: Check all that apply.		
				Contingent			
	Norfolk	VA 23502	- 11	Unliquidated			
v	City /ho owes th	State Zip Cod e debt? Check one.	le 🗖	Disputed			
i	Debtor 1 o						
Ī	Debtor 2 o	•	Tvr	oe of NONPRIORITY unsecu	red claim:		
ř	=	nd Debtor 2 only	ŕ	Student loans	ou outili.		
ř	=	e of the debtors and another	=	Obligations arising out of a sep	paration agreement or divorce		
ř	=	his claim relates to a	_	that you did not report as priori	· ·		
	communi			Debts to pension or profit-shari	ing plans, and other similar debts		
ls	the claim s	subject to offest?					
Į	No			Other. Specify Unknown C	Credit Extension		
	Yes	TV DANIK/A shak ::::4			NII II I		÷ 04.00
4.10		Y BANK/Ashstwrt	_ Las	st 4 digits of account numbe	r <u>NULL</u>		\$ <u>84.00</u>
	Creditor's Nar Po Box 18		Wh	en was the debt incurred?	2012-2016		
	Number	Street	_				
	Number	Gueer					
				of the date you file, the clair	n is: Check all that apply.		
	Columbus	OH 43218	=	Contingent			
	City	Ctate 7in Con	_ 🗆	Unliquidated			

Debtor 1				Filed 06/06/16 Document	Entered 06/0 Page 23 of 61	06/16 15:29:14 Jumber (if known)	Desc Main	_
	First Name	Middle Nam		Last Name				
Par	Yau	r NONPRIORITY Unsecured Ci	aims - Continu	ation Page				
After lis	sting any e	ntries on this page, number	them beginni	ing with 4.4, followed by 4.5	5, and so forth.			Total Claim
4.11	Discover F	FIN SVCS LLC	La:	st 4 digits of account numbe	r <u>NULL</u>			\$ 1,489.00
	Creditor's Nar Po Box 15		Wr	hen was the debt incurred?	2013-2016			
	Number	Street						
	Wilmington	State Zip Co		of the date you file, the clair Contingent Unliquidated Disputed	n is: Check all that apply.			
ľ	Debtor 1 o	•	_	•				
	Debtor 2 o	inly and Debtor 2 only	Ty	pe of NONPRIORITY unsecui	red claim:			
	=	ne of the debtors and another	П	Obligations arising out of a sep	aration agreement or divorc	e		
F	=	this claim relates to a		that you did not report as priori	•			
	communi	ity debt		Debts to pension or profit-shari	ng plans, and other similar o	debts		
Is		subject to offest?						
	No Yes			Other. Specify Credit Card	l or Credit Use			
4.12	_	al Retail BANK	La:	st 4 digits of account numbe	r3072			<u>\$ 1,042.00</u>
	Creditor's Nar				2014-2014			
		hside Dr Ste 30	Wh	hen was the debt incurred?	2014-2014			
	Number	Street						
			_ As	of the date you file, the clair	n is: Check all that apply.			
	San Diego	CA 9210	₃ ⊣	Contingent				
	City	State Zip Co	de \square	Unliquidated				
<u> </u>		ne debt? Check one.	Ц	Disputed				
	Debtor 1 o	•						
	Debtor 2 o	•	Ty∣	pe of NONPRIORITY unsecui	red claim:			
	=	and Debtor 2 only	片	Student loans				
<u> </u>	=	ne of the debtors and another	Ц	Obligations arising out of a sep	-	e		
L	Check if t communi	this claim relates to a		that you did not report as priori		lohta		
ls		subject to offest?	Ц	Debts to pension or profit-shari	ng pians, and other similar (IEDIO		
	No			Other. Specify Unknown C	Credit Extension			
\Box	Yes					_		
4.13	Ginnys		La	st 4 digits of account numbe	rNULL			<u>\$ 48.00</u>
	Creditor's Nar	me			0040 0044			

0 10 10001	D 1	Eilad 00/00/40	First and 0.0000/100 15:00:14	Daga Main
Debtor 1 Diane	. DOC I	Document Document	Entered 06/06/16 15:29:14 Page 24 of 61 Case Number (if known)	Desc Main
First Name Middle No.	ame	Last Name		
Part 2: Your NONPRIORITY Unsecured	Claims - Continua	tion Page		
After listing any entries on this page, number	er them beginnir	ng with 4.4, followed by 4.	5, and so forth.	Total Cla
4.14 Syncb/Amazon	Las	t 4 digits of account numbe	rNULL	\$ <u>0.00</u>
Creditor's Name Po Box 965015 Number Street	Wh	en was the debt incurred?	2012-2014	
Orlando FL 328 City State Zip Who owes the debt? Check one.	396	of the date you file, the clain Contingent Unliquidated Disputed	n is: Check all that apply.	
Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt		te of NONPRIORITY unsecute Student loans Obligations arising out of a septiate you did not report as priorite bets to pension or profit-shar	paration agreement or divorce	
Is the claim subject to offest? No Yes Syncb/JCP		Other. Specify Credit Card	NIII I	\$ 0.00
4.15 Synco/ACP Creditor's Name Po Box 965007 Number Street		t 4 digits of account numbe	2012-2015	<u>\$_0.00</u>

Last 4 digits of account numberNOLL	
When was the debt incurred? 2012-2014	
As of the date you file, the claim is: Check all that apply.	
Contingent	
Unliquidated	
Disputed	
Type of NONPRIORITY unsecured claim:	
Student loans	
_	
that you did not report as priority claims	
Debts to pension or profit-sharing plans, and other similar debts	
Crodit Cord or Crodit Lloo	
Other. Specify Credit Card of Credit OSE	
NII II I	÷ 0.00
Last 4 digits of account number NULL	<u>\$ 0.00</u>
00.10.00.10	
When was the debt incurred? 2012-2015	
As of the date you file, the claim is: Check all that apply.	
Contingent	
Unliquidated	
Disputed	
_	
Type of NONPRIORITY unsecured claim:	
Student loans	
Obligations arising out of a separation agreement or divorce	
that you did not report as priority claims	
Debts to pension or profit-sharing plans, and other similar debts	
Other Specify Credit Card or Credit Use	
Other. Specify	
Last Adiate of account number NI II I	\$ 0.00
Last 4 digits of account number	\$ _0.00
2012 2015	
When was the debt incurred?	
As of the date you file, the claim is: Check all that apply.	
As of the date you file, the claim is: Check all that apply. Contingent	
Contingent	
Contingent Unliquidated	
Contingent	
Contingent Unliquidated	
Contingent Unliquidated Disputed	
Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans	
Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	
Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	
Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Credit Card or Credit Use Last 4 digits of account number NULL When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims

Doc 1 Filed 06/06/16 Entered 06/06/16 15:29:14 Desc Main Case 16-18691 Page 25 of 61 Case Number (if known) **Document** Diane Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/WALMART DC \$ 0.00 Last 4 digits of account number _ Creditor's Name 2012-2015 Po Box 965024 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent FI 32896 Orlando Unliquidated City Zip Code State Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Synchrony BANK \$ 275.00 Last 4 digits of account number Creditor's Name 2015-2015 2365 Northside Dr Ste 30 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent San Diego 92108 CA Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Unknown Credit Extension Yes Synchrony BANK 0390 \$ 278.00 Last 4 digits of account number Creditor's Name 2015-2016 2365 Northside Dr Ste 30 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent San Diego 92108 Unliquidated City State Zip Code Disputed Who owes the debt? Check one.

	Case 16-18691 Do	c 1 Filed 06/06/16 Entered 06/06/16 15:29:14 Desc Main					
Debtor 1	Diane	Document Page 26 of 61	_				
	First Name Middle Name	Last Name					
Part	Your NONPRIORITY Unsecured Claims - C	ontinuation Page					
After lis	sting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Clain				
4.20	Synchrony BANK	Last 4 digits of account number 2693	\$ _3,487.00				
	Creditor's Name	0045 0045					
	2365 Northside Dr Ste 30	When was the debt incurred? 2015-2015					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	San Diego CA 92108 City State Zip Code Tho owes the debt? Check one. Debtor 1 only	☐ Contingent ☐ Unliquidated ☐ Disputed					
	Debtor 2 only	Type of NONPRIORITY unsecured claim:					
▎▕╴	Debtor 1 and Debtor 2 only	Student loans Obligations arising out of a separation agreement or divorce					
	At least one of the debtors and another						
▎▕	Check if this claim relates to a	that you did not report as priority claims					
-	community debt	Debts to pension or profit-sharing plans, and other similar debts					
Is	the claim subject to offest?						
	No	Other. Specify Unknown Credit Extension					
4.04	Yes TD BANK USA/Targetcred	Last 4 digits of account number NULL	\$ 230.00				
4.21	Creditor's Name	Last 4 digits of account number NULL	<u> </u>				
	Po Box 673	When was the debt incurred? 2012-2016					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Minneapolis MN 55440	Unliquidated					
14/	City State Zip Code /ho owes the debt? Check one.	Disputed					
W	Debtor 1 only	ы .					

Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Webbank/Fingerhut NULL **\$** 178.00 4.22 Last 4 digits of account number Creditor's Name 2010-2016 6250 Ridgewood Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Cloud MN 56303 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce Check if this claim relates to a that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use

Record # 710390

Case 16-18691 Doc 1 Filed 06/06/16 Entered 06/06/16 15:29:14 Desc Main Page 27 of 61 Case Number (if known) **Document** Diane Debtor 1 World Financial Network BANK \$ 697.00 7145 4.23 Last 4 digits of account number Creditor's Name 2015-2015 120 Corporate Blvd Ste 1 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 23502 Norfolk Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify <u>Unknown</u> Credit Extension List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, First Mun Div On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line ___19__ of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Chicago IL 60602 Last 4 digits of account number _____ 2693 City State Zip Code Kevin W. Mortell On which entry in Part 1 or Part 2 list the original creditor? Name Line ___19__ of (Check one): Part 1: Creditors with Priority Unsecured Claims 1821 Walden Office S

60173

State Zip Code

Number

Schaumburg

Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___

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Diane Debtor 1

Add the Amounts for Each Type of Unsecured Claim

	ounts for each type of unsecured claim.		
			Total claim
otal claims rom Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$13,41 <u>5</u> .00
	6j. Total. Add lines 6f through 6i.	6 j.	\$13,415.00

		C250 16		Eilad NG/NG/16	Entor		15:29:14	Desc Main	
Fi	ll in this in	formation to ider	tify your case:			9 of 61			
D	ebtor 1	Diane		George					
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name					
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District	of <u>ILLINOIS</u>					
	ase Number f known)			(State)				Check if this is	
		orm 106C				J		amended filing	9
		orm 106G	ory Contracts an	d Unavnirad Laa	505				12/1
nforradditi	mation. If nional page. Do you hav No. Ch Yes. Fill	nore space is needs, write your name e any executory eck this box and so in all of the informely each person	possible. If two married per eded, copy the additional pa ee and case number (if know contracts or unexpired leas submit this form to the court of mation below even if the cont or company with whom you cell phone). See the instruc	ge, fill it out, number the enn). es? with your other schedules. Your acts or leases are listed in have the contract or lease	ou have no Schedule A	attach it to this page thing else to report or A/B: Property (Official	n this form. Form 106A/B) t or lease is for (1	iny	
u	nexpired le	ases.	hom you have the contract		detion book	·	contract or leas		
2.1									
	Name				-				
	Number	Street			-				
	City		State	Zip Code	-				
2.2	,								
2.2	Name				-				
					-				
	Number	Street							
	City		State	Zip Code	_				
2.3					_				
	Name								
	Number	Street			-				
	City		State	Zip Code	-				
2.4									
2.7	Name				-				
	Number	Street			_				
					_				
	City		State	Zip Code					
2.5					-				
	Name				_				
	Number	Street							

State Zip Code

City

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Fill in this inf	formation to iden	tify your case:	
Debtor 1	Diane		George
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u> (State)
Case Number			(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.									
1. D	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)					
	No.								
	Yes								
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.								
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?								
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.				
	Name of your spo	use, former spouse or legal equivalent							
	Number St	reet							
	City		State	Zip Code					
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person				
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:				
3.1					Schedule D, line				
	Name			_	Schedule E/F, line				
	Number Stre	et			Schedule G, line				
	City	S	tate Z	Zip Code					
3.2				_	Schedule D, line				
	Name			_	Schedule E/F, line				
	Number Stre	et		_	Schedule G, line				
	City	S	tate Z	Zip Code	_				
3.3				_	Schedule D, line				
	Name			_	Schedule E/F, line				
	Number Stre	et			Schedule G, line				
	City	S	tate Z	Zip Code					

Official Form 106H Record # 710390 Schedule H: Your Codebtors Page 1 of 1

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			Document	Page 31 of 61
Fill in this in	formation to iden	tify your case:		
Debtor 1	Diane		George	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
	Bankruptcy Court for	r the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS	Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date:
Official F	orm 106I			MM / DD / YYYY
Schedul	e I: Your	Income		12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Describe Employment				
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employe	d	Employed Not employed
	Include part-time, seasonal, or self-employed work.	Occupation			
	Occupation may Include student or homemaker, if it applies.	Employers name			
		Employers address			
					,
		How long employed there?			
Pa	art 2: Give Details About Monthl	ly Income			
	spouse unless you are separated. If you or your non-filing spouse have	ne date you file this form. If you have we more than one employer, combin to, attach a separate sheet to this form.	e the information for	•	
				For Debtor 1	For Debtor 2 or non-filing spouse
2.		y and commissions (before all payr calculate what the monthly wage wou		\$0.00	\$0.00
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00
4.	Calculate gross income. Add line	e 2 + line 3.		\$0.00	\$0.00

 Official Form 106I
 Record # 710390
 Schedule I: Your Income
 Page 1 of 2

Case 16-18691 Doc 1 Filed 06/06/16 Entered 06/06/16 15:29:14 Desc Main Document Page 32 of 61

Debtor 1 Diane

Diane Document George
First Name Middle Name Last Name

Case Number (if known)

				For Debtor 1		For Debtor 2 or non-filing spouse		
	Copy	r line 4 here	4.	\$0.00		\$0.00		
5. L	ist all	payroll deductions:						
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$0.00		\$0.00		
	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00		
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00		
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00		
	5e. lı	nsurance	5e.	\$0.00		\$0.00		
	5f. C	omestic support obligations	5f.	\$0.00		\$0.00		
	5g. L	Inion dues	5g.	\$0.00		\$0.00		
	5h. C	Other deductions. Specify:	5h.	\$0.00		\$0.00		
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00		\$0.00		
7. C a	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00		\$0.00		
8. Li	st all	other income regularly received:	l	·	ı	·		
	8a.	Net income from rental property and from operating a business,						
		profession, or farm						
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total						
		monthly net income.	8a.	\$0.00		\$0.00		
	8b.	Interest and dividends	8b.	\$0.00		\$0.00		
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00		
		dependent regularly receive	-					
		Include alimony, spousal support, child support, maintenance, divorce						
		settlement, and property settlement.						
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00		
	8e.	Social Security	8e.	\$0.00		\$0.00		
	8f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00		
		Include cash assistance and the value (if known) of any non-cash						
		assistance that you receive, such as food stamps (benefits under the						
		Supplemental Nutrition Assistance Program) or housing subsidies.						
		Specify:						
	8g.	Pension or retirement income	8g.	\$0.00		\$0.00		
	8h.	Other monthly income. Specify: VA Benefits, Brother contribution,	8h.	\$1,704.00		\$0.00		
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$1,704.00	-	\$0.00		
10.		ulate monthly income. Add line 7 + line 9.	10.	\$1,704.00	+ [\$0.00	- [\$1,704.00
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			_			
11.	Inclu	e all other regular contributions to the expenses that you list in Schedule J de contributions from an unmarried partner, members of your household, your friends or relatives.		ents, your roommates, a	nd			
		ot include any amounts already included in lines 2-10 or amounts that are not		to pay expenses listed	in Sc	hedule J.		
	Spec	ify:					11	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The result		•			_	
		that amount on the Summary of Schedules and Statistical Summary of Certa	ain Liabilit	ties and Related Data, it	it ap	plies	12.	\$1,704.00
13.	x 1	ou expect an increase or decrease within the year after you file this form? No. Yes. Explain:						
	_							

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Fil	ll in this in	formation to identify yo	ur case:				
D	ebtor 1	Diane		George	Check	if this is:	
		First Name	Middle Name	Last Name	· · · · =	n amended filing	
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name	_	supplement showing policome as of the following	
U	nited States	Bankruptcy Court for the : _	NORTHERN DISTRICT	OF ILLINOIS	_		,
	ase Number f known)				M	IM / DD / YYYY	
∩ff	icial E	orm 106 l			1 1	separate filing for Debt	
		orm 106J			— m	naintains a separate hou	isehold.
		e J: Your Ex	•				12/14
	space is r			ole are filing together, both the top of any additional pa			
Par	t 1:	Describe Your Household					
1. I	=	Go to line 2. Does Debtor 2 live in a s	separate household? t file a separate Schedi	ıle J.			
2.	-	nave dependents?	X No	t this information for	Dependent's relation Debtor 1 or Debtor 2		Does dependent live with you?
	Debtor 2			t this information for ndent			X No
		tate the dependents'					Yes
	names.						X No
							Yes X No
							X No Yes
							x No
							Yes
							x _{No}
							Yes
3.	expense	expenses include s of people other than and your dependents?	X No Yes				
Par	t 2:	estimate Your Ongoing Mo	onthly Expenses				
	-	•		less you are using this form	• •	•	
the a	applicable	date.		a supplemental Schedule J,	check the box at the top	of the form and fill in	
	-		=	ance if you know the value <i>Incom</i> e (Official Form 106I	.)		Your expenses
4.	The rent	al or home ownership e	expenses for your resid	dence. Include first mortgage	e payments and	_	
	any rent	for the ground or lot.				4.	\$418.00
	If not inc	cluded in line 4:					
	4a. Re	al estate taxes				4a.	\$0.00
		operty, homeowner's, or				4b.	\$0.00
		me maintenance, repair,				4c.	\$0.00 \$0.00
	4d. Ho	meowner's association of	or condominium dues			4d.	\$0.00

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Diane

Debtor 1

First Name Middle Name Last Name

Case Number (if known) _

			Your expense	es		
5.	Additional Mortgage payments for your residence, such as home equity loans	5.		\$0.00		
6.	Utilities:					
	6a. Electricity, heat, natural gas	6a.		\$0.00		
	6b. Water, sewer, garbage collection	6b.		\$0.00		
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.		\$100.00		
	6d. Other. Specify:	6d.	\$	0.00		
7.	Food and housekeeping supplies	7.		\$300.00		
8.	Childcare and children's education costs	8.		\$0.00		
9.	Clothing, laundry, and dry cleaning	9.		\$90.00		
10.	Personal care products and services	10.		\$40.00		
11.	Medical and dental expenses	11.		\$75.00		
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.		\$210.00		
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		\$0.00		
14.	Charitable contributions and religious donations	14.		\$0.00		
15.	Insurance.					
	Do not include insurance deducted from your pay or included in lines 4 or 20.					
	15a. Life insurance	15a.		\$0.00		
	15b. Health insurance	15b.		\$0.00		
	15c. Vehicle insurance	15c.		\$138.00		
	15d. Other insurance. Specify:	15d.		\$0.00		
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.					
	Specify:	16.		\$0.00		
17.	Installment or lease payments:					
	17a. Car payments for Vehicle 1	17a.		\$0.00		
	17b. Car payments for Vehicle 2	17b.		\$0.00		
	17c. Other. Specify:	17c.		\$0.00		
	17d. Other. Specify:	17d.		\$0.00		
18.	Your payments of alimony, maintenance, and support that you did not report as deducted					
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		\$0.00		
19.	Other payments you make to support others who do not live with you.					
	Specify:	19.		\$0.00		
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.					
	20a. Mortgages on other property	20a.		\$ 0.00		
	20b. Real estate taxes	20b.	\$	0.00		
	20c. Property, homeowner's, or renter's insurance	20c.	\$	0.00		
	20d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00		
	20e. Homeowner's association or condominium dues	20e.	\$	0.00		

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Diane Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: _ 22.. Your monthly expense: Add lines 4 through 21. \$1,371.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$1,704.00 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$1,371.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$333.00 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 710390 Schedule J: Your Expenses Page 3 of 3

Fill in this in	fill in this information to identify your case:					
Debtor 1	Diane		George			
	First Name	Middle Name	Last Name			
Debtor 2	-					
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS (State)			
Case Number (If known)			_			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below							
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
No							
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	d the summary and schedules filed with this declaration and that they are true and						
correct.							
✗ /s/ Diane George	*						
Signature of Debtor 1	Signature of Debtor 2						
Date _06/01/2016	Date						
MM / DD / YYYY	MM / DD / YYYY						

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Fill in this in	formation to ide		
Debtor 1	Diane		George
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS
0			(State)
Case Number (If known)	r		_

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct

information. If more space is needed, attach a separat number (if known). Answer every question.	te sheet to this form. On the	he top of any additional pages	s, write your name and case	•		
Part 1: Give Details About Your Marital Status and	d Where You Lived Before					
01. What is your current marital status?						
Married						
Not married						
02 During the last 3 years, have you lived anywhere	other than where you live	e now?				
No.						
Yes. List all of the places you lived in the last 3	years. Do not include whe	ere you live now.				
Debtor 1	Dates Debtor lived there	1 Debtor 2:		Dates Debtor 2 lived there		
Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H). Part 2: Explain the Sources of Your Income Od Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No. Yes. Fill in the details						
	Debtor 1		Debtor 2			
	Sources of income Check all that apply	Gross income (before deductions and exclusions)	Check all that apply	Gross income (before deductions and exclusions)		

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Case Number (if known) _

George

	First Name Middle Name	Last Name					
05	Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.						
	List each source and the gross income from each source separately. Do not include income that you listed in line 4.						
	No.Yes. Fill in the details						
	_	Debtor 1		Debtor 2			
		Sources of income Describe below.	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)		
	From January 1 of current year until	VA Benefits	\$1,254/month				
	the date you filed for bankruptcy:						
	For last calendar year:	VA Benefits	\$15,048				
	(January 1 to December 31, 2015)						
	For last calendar year:	VA Benefits	\$15,048				
	(January 1 to December 31, 2014)						
	art 3: List Certain Payments You Made Be	efore You Filed for Bankruptcy					

Diane

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Diane George Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Was this payment for... Total amount paid Amount you still owe payments TD AUTO Finance Po Box 9223 \$ 9,272 Monthly 924 Mortgage Car Farmington Hills MI 48333 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. $\hfill \square$ Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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Deptor	Dialie		George	Case Number (If known)	
	First Name	Middle Name	Last Name		
L		iding personal injury case		rt action, or administrative proceeding? es, collection suits, paternity actions, support or cus	tody
	No.				
ı	Yes. Fill in the details.				
			Nature of the case	Court or agency	Status of the case
	Midland Funding Llc	VS Diane George	Collection	First Municipal District, Cook County	Pending
	CASE #16 M1 1037	60			On appeal
					Concluded
	Within 1 year before you t		any of your property repossesse	ed, foreclosed, garnished, attached, seized, or levie	ed?
Ì					
	No. Go to line 11	ation balance			
	Yes. Fill in the informa	ation below.			
	Within 90 days before your refuse to make a payn		• •	ank or financial institution, set off any amounts fr	om your accounts
	No. Go to line 11				
ĺ	Yes. Fill in the informa	ation below.			
12 V	— Vithin 1 year before you	filed for bankruptcy, wa	as any of your property in the p	oossession of an assignee for the benefit of credi	tors, a
	court-appointed receiver	, a custodian, or anothe	er official?		
	No.				
L	Yes.				
Pa	List Certain Gifts	and Contributions			
13 \	Within 2 years before yo	u filed for bankruptcy, o	did you give any gifts with a to	tal value of more than \$600 per person?	
	No.				
	Yes. Fill in the details	for each gift.			
14	— Within 2 years before yo	u filed for bankruptcy, o	did you give any gifts or contril	butions with a total value of more than \$600 to an	y charity?
	No.				
	Yes. Fill in the details	for each gift.			
ı		<u></u>			
Pai	List Certain Loss	es			
	Within 1 year before you gambling?	filed for bankruptcy or	since you filed for bankruptcy	, did you lose anything because of theft, fire, othe	er disaster, or
	No.				
	Yes. Fill in the details	for each gift.			
Pa	List Certain Payn	nents or Transfers			
á	about seeking bankrupto	cy or preparing a bankru	uptcy petition?	n your behalf pay or transfer any property to anyoneries for services required in your bankruptcy.	ne you consulted
ı	∏ No.				
	Yes. Fill in the details				
ı	. cc. i iii iii uic detaiis				

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Case Number (if known) _

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George Ca

	First Name Mi	iddle Name	Last Name					
	Party Contact Info		Description and value of a	ny property transferred		ate payment r transfer	Amount of payment	
	Geraci Law L.L.C. 55 E. Monroe Street #3400 Chicago,IL 60603						Payment/Value: \$4,000.00: \$0.00 paid prior to filing, balance to be paid	
							through the plan.	
	Party Contact Info		Description and value of a	ny property transferred		ate payment r transfer	Amount of payment	
	Hananwill Credit Counseling		Credit Counseling Services		20	16	\$25.00	
	115 N. Cross St.							
	Robinson, IL 62454							
17	Within 1 year before you filed for be promised to help you deal with you Do not include any payment or tra	ur creditors or to	make payments to your cred	· -	er any prope	rty to anyone w	rho	
	_	morer that you hot						
	No. Yes. Fill in the details.							
18	Within 2 years before you filed for transferred in the ordinary course Include both outright transfers and Do not include gifts and transfers	of your business d transfers made a	or financial affairs? as security (such as the gra	nting of a security interes	-			
	No.							
	Yes. Fill in the details for each g	gift.						
19	Within 10 years before you filed fo beneficiary? (These are often called			a self-settled trust or si	milar device	of which you a	re a	
	■ No. □ Yes. Fill in the details for each gift.							
P	art 8: List Certain Financial Accor	unts, Instruments, S	Safe Deposit Boxes, and Stora	ge Units				
20	Within 1 year before you filed for b	bankruptcy, were a	any financial accounts or in	struments held in your na	ame, or for yo	our benefit, clo	sed,	
	sold, moved, or transferred? Include checking, savings, money houses, pension funds, cooperation			-	banks, credit	unions, broke	rage	
	No. Yes. Fill in the details.							
	Tool 1 iii iii ale detaile.	Last 4 d	igits of account number	Type of account or	Date account v	was Last I	balance before	
				instrument	closed, sold, n or transferred		ng or transfer	
21	Do you now have, or did you have cash, or other valuables?	within 1 year befo	ore you filed for bankruptcy	any safe deposit box or	other deposi	tory for securit	ties,	
	No.							
	Yes. Fill in the details.							
		Who els	e had access to it?	Describe the content	ts	Do yo	ou still it?	

Diane

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Debtor	1	Diane		George	Case Number (if known)	
		First Name	Middle Name	Last Name		
22	Hav	ve you stored property in a	storage unit o	r place other than your home within 1	year before you filed for bankruptcy?	
		No.				
	=	Yes. Fill in the details.				
	ш	. co are detaile.		Who else has or had access to it?	Describe the contents	Do you still
		<u></u>				have it?
Pa	rt 9	Identify Property You I	Hold or Control	for Someone Else		
		you hold or control any prosomeone.	operty that sor	neone else owns? Include any proper	y you borrowed from, are storing for, or ho	old in trust
		No.				
	=	Yes. Fill in the details.				
	_			Where is the property?	Describe the property	Value
Pai	rt 10	Give Details About Env	rironmental Info	rmation		
For t	the	purpose of Part 10, the following	lowing definition	ons apply:		
	- mudi	ironmontal law maana any	fodoral atata		na pollution, contomination, releases of	
h	naza	ardous or toxic substances	s, wastes, or m	aterial into the air, land, soil, surface with the cleanup of these substances, was:	· · ·	
		means any location, facilit used to own, operate, or u			aw, whether you now own, operate, or utiliz	re
		ardous material means any stance, hazardous material	_	onmental law defines as a hazardous ntaminant, or similar term.	waste, hazardous substance, toxic	
Repo	ort a	all notices, releases, and p	roceedings the	at you know about, regardless of wher	they occurred.	
24	Has	any governmental unit no	tified you that	you may be liable or potentially liable	under or in violation of an environmental I	aw?
		No.				
	_ _	Yes. Fill in the details.				
	_			Governmental unit	Environmental law, if you know it	Date of notice
25						
25	нач	e you notified any governi	mental unit of	any release of hazardous material?		
		No.				
		Yes. Fill in the details.				
				Governmental unit	Environmental law, if you know it	Date of notice
26	Hav	ve you been a party in any	judicial or adm	ninistrative proceeding under any envi	ronmental law? Include settlements and or	ders.
		No.				
	=	Yes. Fill in the details.				
	ш	. co are detaile.		Court or agency	Nature of the case	Status of the case
Par	t 11	Give Details About You	ır Business or C	onnections to Any Business		
27 1	Witl	hin 4 years hefore you filed	d for hankrunte	cy did you own a business or have an	y of the following connections to any busin	10557
		_	-	a trade, profession, or other activity,	-	
		=		ny (LLC) or limited liability partnershi	•	
		A partner in a partners		my (220) or mined hability partiters in	5 (221)	
		An officer, director, or	-	cutive of a corneration		
		=		or equity securities of a corporation		
		LIAN OWNER OF ALTERSU 37	o or the voting	or equity securities of a corporation		
		No. None of the above app	lies. Go to Par	t 12.		
		Yes. Check all that apply al	bove and fill in	the details below for each business.		

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Debtor 1	Diane		George	Case Number (if known)
	First Name	Middle Name	Last Name	· /
	thin 2 years before yo		you give a financial statement	to anyone about your business? Include all financial
	No.			
	Yes. Fill in the details			
		Date iss	sued	
Part 12	Sign Below			
4	.S.C. §§ 152, 1341, 15	15, anu 557 1.	~	
×	Is/ Diane George Signature of Debtor 1	<u>. </u>	X Signature of	f Debtor 2
	-		-	
	Date 06/01/2016		Date	/ DD / YYYY
	MM / DD / Y	YYY	MM	/ DD / YYYY
Did y	you attach additional	pages to Your Statement o	of Financial Affairs for Individu	nals Filing for Bankruptcy (Official Form 107)?
= '				
Π,	Yes			
Did y	you pay or agree to pa	ay someone who is not an	attorney to help you fill out ba	nkruptcy forms?
	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re					
Diane Geor	ge / Debtor		Case No:		
			Chapter:	Chapter 13	
	DISCLOSURE OF CO	MPENSATION OF A	TTORNEY FOR DEE	STOR	
compensatio	nt to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(n paid to me within one year before the filing of o be rendered on behalf of the debtor(s) in content	the petition in bankrupt	cy, or agreed to be paid	d to me, for service	es
For leg	al services, I have agreed to accept	\$4,000.00			
Prior to	the filing of this statement I have received	\$0.00			
Balanc	e Due	\$4,000.00			
2. The sou	arce of the compensation paid to me was:				
D	Debtor(s) Other: (specify				
3. The sou	arce of compensation to be paid to me is:				
	Debtor(s) Other: (specify				
4. I h	ave not agreed to share the above-disclosed comprm.	pensation with any othe	er person unless they ar	e members and ass	sociates
I h	ave agreed to share the above-disclosed compens	sation with a other person	on or persons who are i	not members or ass	sociates
	n for the above-disclosed fee, I have agreed to recluding:	nder legal service for al	l aspects of the bankrup	otcy	
a. An bankruptcy;	alysis of the debtor's financial situation, and ren	dering advice to the del	otor in determining who	ether to file a petiti	on in
b. Pro	eparation and filing of any petition, schedules, sta	ntements of affairs and p	plan which may be requ	uired;	
c. Re	presentation of the debtor at the meeting of credi	tors and confirmation h	earing, and any adjourn	ned hearings thereo	of;
6. By agre	ement with the debtor(s), the above-disclosed fee	e does not include the fo	ollowing service:		
	I certify that the foregoing is a complete payment to	CERTIFICATION statement of any agree	ment or arrangement for	or	
	me for representation of the debtor(s) in this		gs.		
	Date: 06/03/2016 Date	/s/ Jon Kurt Clasing Signature of Attorney			
	Duie	signature of Attorney			
		Geraci Law L.L.C.			

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Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

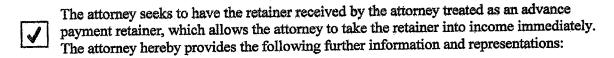


C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00

3. Before signing this agreement, the attorney has received ,\$	
(1,060 21)	for expenses
leaving a balance due for the filing fee of \$	\$ ₁ ,

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4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 05 / 20/ 2016

Signed:

Debtor(s)

Co-Debtor(s)

Attorney for the Debtor

Do not sign this agreement if the amounts are blank.

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COCHERATION L. Page 51 of 61

1-866-925-1313 help@geracilaw.com National Headquarters: 55 E. Monroe Street, #3400 Chicago, IL 60603

Date: 5/20/2016

Consultation Attorney: SAL

Record #: 710-390

Attorney - Client Agreement

The undersigned hires Geraci Law LL.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

FEES: This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 3 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other discussioness, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpey is my responsibility. Injury or other claims or property I must disclose any such claims or proper throw have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed an endment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be permontto months. The payment and length of the plan are based on the information I have provided, including income, expenses assets and debts. If there amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trusts or creations could object to my proposed Chapter 13 payment, which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. If I am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or all of the funds into my Chapter 13 plan.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my assemay be closed without a discharge, and I will be required to pay a fee to have it reopened.

jane George (Debtor

(Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Diane George / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 06/01/2016 /s/ Diane George

Diane George

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Desc Main

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

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Document George / Debtor In re Diane

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06/01/2016	isi biane deorge	
	Diane George	
Dated: 06/03/2016	/s/ Jon Kurt Clasing	
	Attorney: Jon Kurt Clasing	

/s/ Diana Goorge

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Debi	tor 1 Diane	George	Case Nu	mber (if known)
	First Name	Middle Name Last Name	Agaè 140	moet (ii known)
D٠	IT 6: Answer These Question			
	Answer These Question	ns for Reporting Purposes		
16.	What kind of debts do you have? Are you filing under Chapter 7?	No. Go to line 16b. Yes. Go to line 17. 18b. Are your debts primarily money for a business or inversion. Go to line 18c. Yes. Go to line 17. 18c. State the type of debts you on No. I am not filing under Chapte	37. Do you estimate that after any eve	e debts that yeu incurred to obtain business or investment.
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	administrative expenses ☐No. ☐Yes.	s are paid that funds will be available to	distribute to unsecured creditors?
18,	How many creditors do you estimate that you owe?	1-49 50-99 100-199 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000
	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion
	How much do you estimate your liabilities to be? 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐ More than \$50 billion
		I have examined this petition, and I d	declare under penalty of perjury that the	information modified in the second
or y		If I have chosen to file under Chapter of title 11, United States Code. I under under Chapter 7. If no attorney represents me and I did this document, I have obtained and relative to the latest relief in accordance with the latest understand making a false statemer with a bankruptcy case can result in file U.S.C. §§ 152, 1341, 1519, and 38 Signature of Debtor 1	F7, I am aware that I may proceed, if elerstand the relief available under each of direction of the relief available under each of the notice required by 11 U.S.C. § a chapter of title 11, United States Code not, concealing property, or obtaining motines up to \$250,000, or imprisonment for 571.	chapter, and I choose to proceed is not an attorney to help me fill out 342(b).
		Executed on :06/0	/2016 √√ √√	recuted on

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		l	Document Pay	le 20 01 01	
Fill in this in	nformation to iden	tify your case:			
Debtor 1	Diane		George		
	First Name	Middle Name	Last Name		
Debtor 2 (Spause, if filing)	First Name	Middle Name			
			Last Name		
Case Number		the : <u>NORTHERN</u> District	of <u>ILLINOIS</u> (State)		
(If known)			Parantes	Check if this is	s an
<u> </u>	· · · · · · · · · · · · · · · · · · ·	····		amended filing	
Official E	orm 106 De	20			
	. ,				
Declarat	ion About	an Individual	Debtor's Schedu	iles	4044
	بيسط إزاد مصراب سالت الكسائل	والمراجع المراجع المرا			12/15
			ponsible for supplying correc		
You must file th	is form whenever	you file bankruptcy schedu	iles or amended schedules. M	aking a false statement, concealing property, or	
		aud in connection with a ba 341, 1519, and 3571.	ankruptcy case can result in fi	aking a taise statement, concealing property, or nes up to \$250,000, or imprisonment for up to 20	
	00	· · · · · · · · · · · · · · · · · · ·			
s	ign Below				
Did you pay	or agree to pay so	meone who is NOT an attor	rney to help you fill out bankrı	ptcy forms?	
No					
TYes, Na	ame of Person				
اسببا			•	Attach Bankruptcy Petition Preparer's Notice, Declaration, Signature (Official Form 119).	, and
				• · · · · · · · · · · · · · · · · · · ·	
Under penalty	of perjury, I decla	are that I have read the sum	nmary and schedules filed wit	n this declaration and that they are true and	Landyway
correct.				and that they are the and	
	A				
* DI	au. H	Just P	×		
Signature	of Debtor 1		Signature of Debtor 2		
	0101 12016	~>			Professional
Date MM	/ DD / YYYY		Date	DOA.	***************************************
-41141			MM / DD / Y	YYY	i

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Debtor 1	Diane	George		Once Name - may	
	First Name	Middle Name	Last Name	Case Number (if known)	
28 Wi ins	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.				
	No.				
	Yes. Fill in the deta	ails.			
	PARTITION OF THE PARTIT	Date Isa	nea		
Part 12	2: Sign Below				
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
*	Signature of Debtor	As F	Signature of	Debtor 2	
	Date 06701	/2016 YYYY	Date MM /	DD / YYYY	
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
N					
Πv	'es			•	
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
N				. •	
□ Y	es. Name of persor	n		Attach the Bankruptcy Petition Preparer's Notice,	
		-		Declaration, and Signature (Official Form 119).	

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DISCLAIMER Detaitors Rave Feat and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
 Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their
- bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filling fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foredosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Dated: 06 101 /2016 Dean Acc

Diane George

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Diane George / Debtor

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 0 101 12016

Diane George

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Diane George

Date:06 0 1 /2016

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Diane George / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 06 7 01 /2016

Diane George

X Date & Sign

Dated: 6 / /2016

Attorney: Jon Kurt Clasing

lecard# 710390

Form B 201A, Notice to Consumer Debtor(s)

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